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Please enter claim 1.
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Serial Number: 10/749,684

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Filing Date: December 31, 2003

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT
SERVICE

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method, comprising:

serving a first web page via an electronic storefront containing visual content including a check-out option;

receiving a check-out request from a consumer user of the electronic storefront to purchase one or more products from the electronic storefront;

serving a second web page via the electronic storefront containing hidden content including information to redirect the a browser client to a web page hosted by a payment service web site, redirection to the web page hosted by the payment service web site causing the browser client to communicate a service cookie, stored by the browser client, to the payment service web site;

extracting user identification information from the service cookie to determine an identify of the consumer user;

determining whether the consumer user is authorized to use a payment service via a check with a corresponding user profile;

determining whether the consumer user is authorized to use the payment service to make purchases from the electronic storefront;

storing information at the payment service web site, the information to redirect the browser client to the web page hosted by the payment service web site, the information including a return URL (uniform resource locator) corresponding to a third web page;

extracting the return URL embedded in the information;

comparing the return URL that is extracted to a return URL corresponding to the third web page to determine whether redirection to the third web page should be performed;

redirecting the ~~client~~ browser client to a the third web page, the third web page being hosted by the electronic storefront, the redirecting including:

serving a web-based check-out interface, hosted by the electronic storefront, to a the browser client used by the consumer user, the check-out interface including an option to enable the consumer user to make a payment for the one or more products via the payment service if it is determined the user is authorized to use the payment service.

2. (Previously Presented) The method of claim 1, further comprising:

sending a the service cookie containing information to identify the consumer user from the payment service to the browser client.

3. (Original) The method of claim 1, further comprising authenticating the electronic storefront with the payment service.

4. (Original) The method of claim 3, wherein the electronic storefront is authenticated by: selecting a merchant identity (ID) for the electronic storefront to be used for transactions involving the payment service;

providing a merchant ID from the electronic storefront to the payment service; and

comparing the merchant ID that is provided with the merchant ID that was selected to authenticate the user.

5. (Previously Presented) The method of claim 4, wherein the merchant ID is provided to the payment service via a URL (uniform resource locator).

6. (Original) The method of claim 1, further comprising generating the web-based check-out interface by employing an application program interface (API) that is provided to the electronic storefront by the payment service.

7. (Original) The method of claim 1, further comprising serving a web-based check-out interface to the browser client that does not include an option to enable the consumer user to

make payment of the one or more products via the payment service if it is determined the user is not authorized to use the payment service to make purchases from the electronic storefront.

8. (Previously Presented) The method of claim 1, wherein the operation of determining whether the consumer user is authorized to use the payment service to make purchases from an electronic storefront is performed without the knowledge of the consumer user.

9. (Cancelled)

10. (Cancelled)

11. (Previously Presented) The method of claim 1, further comprising embedding information in the URL to the third web page indicating whether the user is authorized to use the payment service.

12. (Previously Presented) The method of claim 1, further comprising providing an interface to enable an administrator for the electronic storefront to register one or more return URLs with the payment service.

13.-29. (Cancelled)

30. (New) A system, comprising:

a merchant server to serve a first web page via an electronic storefront, the electronic storefront to contain visual content that includes a check-out option, the electronic storefront to receive a check-out request from a consumer user of the electronic storefront to purchase one or more products from the electronic storefront, the merchant server to serve a second web page via the electronic storefront;

a payment service website; and

a browser client, the web page to contain hidden content to include information to redirect the browser client to a web page hosted by the payment service web site, the redirect to the web page hosted by the payment service web site to cause the browser client to communicate a service cookie, stored by the browser client, to the payment service web site, the payment service web site to:

extract user identification information from the service cookie to determine an identify of the consumer user,

determine whether the consumer user is authorized to use a payment service via a check with a user profile that corresponds to the consumer user,

determine whether the consumer user is authorized to use the payment service to make purchases from the electronic storefront, the payment service website to store information, the information utilized to redirect the browser client to the web page hosted by the payment service web site, the information to include a return URL (uniform resource locator) that corresponds to a third web page,

extract the return URL embedded in the information,

compare the return URL that is extracted to a return URL that corresponds to the third web page to determine whether redirection to the third web page should be performed,

redirect the browser client to a the third web page, the third web page hosted by the electronic storefront, the redirect to include:

the merchant service server to serve a web-based check-out interface, hosted by the electronic storefront, to the browser client used by the consumer user, the check-out interface to include an

option to enable the consumer user to make a payment for the one or more products via the payment service if it is determined the user is authorized to use the payment service.

31 (New) A system, comprising:

- a means for serving a first web page via an electronic storefront, the electronic storefront to contain visual content that includes a check-out option, the electronic storefront to receive a check-out request from a consumer user of the electronic storefront to purchase one or more products from the electronic storefront, a merchant server to serve a second web page via the electronic storefront;

- a payment service website; and

- a browser client, the web page to contain hidden content to include information to redirect the browser client to a web page hosted by the payment service web site, the redirect to the web page hosted by the payment service web site to cause the browser client to communicate a service cookie, stored by the browser client, to the payment service web site, the payment service web site to:

- extract user identification information from the service cookie to determine an identify of the consumer user,

- determine whether the consumer user is authorized to use a payment service via a check with a user profile that corresponds to the consumer user,

- determine whether the consumer user is authorized to use the payment service to make purchases from the electronic storefront, the payment service website to store information, the information utilized to redirect the browser client to the web page hosted by the payment service web site, the information to include a return URL (uniform resource locator) that corresponds to a third web page,

- extract the return URL embedded in the information,

- compare the return URL that is extracted to a return URL that corresponds to the third web page to determine whether redirection to the third web page should be performed,

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redirect the browser client to a the third web page, the third web page hosted by the electronic storefront, the redirect to include:
the merchant service server to serve a web-based check-out interface, hosted by the electronic storefront, to a the browser client used by the consumer user, the check-out interface to include an option to enable the consumer user to make a payment for the one or more products via the payment service if it is determined the user is authorized to use the payment service.